Respectfully submitted,



Rashida A. Karmali, Esq. Reg. No. 43,705 Attorney for Applicants 99 Wall Street, 10th Floor New York, NY 10005

Date: October___, 2002

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United State Postal Service via first class mail addressed to: Commissioner of Patents, Washington, D.C. 20231 on October //, 2002

Shaun P. Mulreed

Signature

OCT 2 9 2002 GROUP 3600



Docket No. 121.002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Asani, Karim

SERIAL NO.: 09/523,789

Art Unit:

3624

FILED:

3/13/2000

Examiner: Wasylchak, Steven R.

FOR: SYSTEM AND METHOD FOR SAFE FINANCIAL TRANSACTION IN

ELECTRONIC COMMERCE

AMENDMENT UNDER 37 CFR 1.115

RECEIVED

Commissioner for Patents

OCT 2 9 2002

Washington, D.C. 20231

GROUP 3600

Sir:

In response to the office action dated July 29th 2002 applicants file this response to amend previously rejected claim 1.

IN THE CLAIM

Please amend the following claims as follows:

(Amended) A data processing system for executing an e-financial transaction in 1. an account having at least one customer specified secure parameter, comprising: a central controller including a CPU and a memory operatively connected to said CPU;

at least one terminal, adapted for communicating with said central controller,